

Information to identify the case:			
Debtor 1:	Erle W. Patterson Jr.		Social Security number or ITIN: xxx-xx-1226
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA			EIN: _____
Case number: 21-21546-GLT			Date case filed in chapter: 13 7/4/21
			Date case converted to chapter: 7 6/16/22

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Erle W. Patterson Jr.	
2. All other names used in the last 8 years		
3. Address	1022 Beechnut Street Tarentum, PA 15084	
4. Debtor's attorney Name and address	Russell A. Burdelski The Law Offices of Russell A. Burdelski 1020 Perry Highway Pittsburgh, PA 15237-2109	Contact phone 412-366-1511 Email: Russ@BurdelskiLaw.com
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043 Email: ncardiello@cardiello-law.com

For more information, see page 2 >

Debtor **Erle W. Patterson Jr.**

Case number **21-21546-GLT**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 6/16/22
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 1, 2022 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div> Filing deadline: 9/30/22 Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 8/25/22 Deadline for governmental units to file a proof of claim: Filing deadline: _____ </div> </div> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<div style="display: flex; justify-content: space-between;"> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
Erle W. Patterson, Jr.
Debtor

Case No. 21-21546-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 16, 2022

User: auto
Form ID: 309B

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:

Recip ID	Recipient Name and Address
db	+ Erle W. Patterson, Jr., 1022 Beechnut Street, Tarentum, PA 15084-2102
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15395321	ALLEGHENY COUNTY, C/O TREASURER, RM 108 COURTHOUSE, Pittsburgh, PA 15219
15395322	+ ALLEGHENY VALLEY HOSPITAL, PO BOX 3475, Toledo, OH 43607-0475
15395326	+ DEER CREEK DRAINAGE, 945 LITTLE DEER CREEK ROAD, Russellton, PA 15076-1331
15400053	+ Deer Creek Drainage Basin Authority, P O Box 148, RUSSELTON, PA 15076-0148
15395327	+ FAWN FRAZIER WATER, 326 DONNELLVILLE ROAD, Natrona Heights, PA 15065-3015
15395328	+ JAMES J GRAHAM, DMD, 733 LITTLE DEER CREEK ROAD, Russellton, PA 15076-1312
15395330	MORROW REFUSE, 4985 BAK-CULM RD, Tarentum, PA 15084
15395331	+ PERMANENT GENERAL ASSURANCE, PO BOX 305054, Nashville, TN 37230-5054
15391203	+ PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
15395344	+ PO BOX 94982, CLEVELAND, OH 44101-4982
15395334	+ SHANK GARBAGE, PO BOX 856, Mars, PA 16046-0856
15395335	SHELLPOINT MORTGAGE SERVICING, PO BOX 619063, Dallas, TX 75261-9063

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Jun 16 2022 23:37:00	Charles Griffin Wohlrab, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
aty	Email/Text: Russ@BurdelskiLaw.com	Jun 16 2022 23:37:00	Russell A. Burdelski, The Law Offices of Russell A. Burdelski, 1020 Perry Highway, Pittsburgh, PA 15237-2109
tr	+ EDI: QNLCARDIELLO.COM	Jun 17 2022 03:38:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Jun 17 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2022 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2022 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 16 2022 23:37:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,

District/off: 0315-2

User: auto

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			Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jun 17 2022 03:38:00	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: RASEBN@raslg.com	Jun 16 2022 23:37:00	US Bank Trust National Association, not in its ind, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15395323	+ EDI: GMACFS.COM	Jun 17 2022 03:38:00	ALLY FINANCIAL, PO BOX 380901, Minneapolis, MN 55438-0901
15395324	Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 23:34:53	AMERICAN EXPRESS, PO BOX 1270, Newark, NJ 07101-1270
15397054	Email/PDF: bncnotices@becket-lee.com	Jun 16 2022 23:35:02	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15395325	+ EDI: COMCASTCBLCENT	Jun 17 2022 03:38:00	COMCAST, PO BOX 719, Toledo, OH 43697-0719
15394267	EDI: DIRECTV.COM	Jun 17 2022 03:38:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15395329	Email/Text: camanagement@mtb.com	Jun 16 2022 23:37:00	M&T Bank, PO Box 4005, Buffalo, NY 14240
15403541	+ Email/Text: camanagement@mtb.com	Jun 16 2022 23:37:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
15397745	Email/Text: mtgbk@shellpointmtg.com	Jun 16 2022 23:37:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826
15391202	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2022 23:37:00	PNC, 2730 LIBERTY AVE., Pittsburgh, PA 15222
15395345	Email/Text: Bankruptcy.Notices@pnc.com	Jun 16 2022 23:37:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
15395336	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 16 2022 23:37:00	WEST PENN POWER, 800 CABIN HILL DRIVE, Greensburg, PA 15601-1689
15396631	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 16 2022 23:37:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		PNC Bank, National Association
15395333	*+	PNC, C/O JOSEPH GOLDBECK, ESQ, STE 5000, MELLON INDEP. CTR, 701 MARKET ST, Philadelphia, PA 19106-1538
15395332	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC, 2730 LIBERTY AVE., Pittsburgh, PA 15222

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0315-2

User: auto

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor US Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust cwohlab@raslg.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Russell A. Burdelski	on behalf of Debtor Erle W. Patterson Jr. Russ@BurdelskiLaw.com, russ.burdelski@gmail.com

TOTAL: 7